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*Charity Walk 2007*



# AN SARUDDIN

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## Majlis Ansarullah Pledge

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَحْدَهُ لَا شَرِيكَ لَهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا عَبْدُهُ وَرَسُولُهُ

I bear witness that there is none worthy of worship except Allah. He is One and has no partner and I bear witness that Muhammad is His Servant and Messenger.

I solemnly pledge that I shall endeavour throughout my life for the propagation and consolidation of Ahmadiyyat in Islam and shall stand guard in defence of the institution of Khilafat. I shall not hesitate to offer any sacrifice in this regard. Moreover, I shall exhort my children to always remain dedicated and devoted to Khilafat. Insha Allah.

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# Editorial

## The Institution of Khilafat and our Pledge to Safeguard it

While entering the fold of Ahmadiyyat in Islam and under the auxiliary organisations of the Jama'at, we pledge that we shall endeavour to the last moment of our lives, to safeguard the institution of Khilafat. Also we will be willing to offer sacrifices of the highest calibre in this regard. Moreover, we shall exhort our children to always remain dedicated and devoted to Khilafat. We pledge individually and collectively as a community that we shall not hesitate to offer a sacrifice of any kind to safeguard the institution of Khilafat. To remain adherent to pledges plays a great role in the life of nations. Nations remain united, steadfast and keep on progressing as long as they adhere to their covenants, whether individually or collectively. When nations do not adhere to their pledges, they become disheartened, dejected and later on suspicious and untrusting. Sometimes due to the treachery of a few people, national unity is shattered, which later on can result in the destruction of a whole nation.

Obedience to Khalifatul Masih and safeguarding the institution of Khilafat is of paramount importance for the Ahmadiyya Jama'at. It is due to the simple fact that the institution of Khilafat is the soul of the Jama'at and the life of the Jama'at depends upon Khilafat. God Almighty has put a great and unique responsibility on the Jama'at to establish the supremacy of Islam all over the world. In order to accomplish this mammoth task one has to demonstrate the highest order of unity and solidarity, which is impossible to achieve without the institution of Khilafat. Opponents of Ahmadiyyat were delighted to believe that the Jama'at would be annihilated when the Promised Messiah departed from this world. This would have happened if God Almighty had not established the institution of Khilafat in Ahmadiyyat. It is only through the blessings of Khilafat that the Jama'at is alive and fully functional. Every sun that rises is a witness to its progress, to the extent that clear signs of achieving our goal are becoming manifest.

When we ponder over why Khilafat, in the early period of Islam, came to end after only a short period, we observe two important factors: Firstly, when people entered Islam in large numbers, they were not made to realise how vital Khilafat is, nor were they taught how blessed the institution of Khilafat is. They were not instructed to show total obedience and devotion to the Khalifa. Secondly, they developed morbid thoughts and anarchist tendencies towards the institution of Khilafat. They did not realise that their achievements were due to the blessings of the Holy Prophet (pbuh). Some time later Muslims thought that those achievements were a result of their efforts and that they had the right to appoint a Khalifa as well. Due to their morbidity and anarchy towards Khilafat, God deprived them of the blessings of Khilafat and at that very moment their downfall started.

It is incumbent upon the Ahmadiyya Jama'at not to let such morbid thoughts take root within it, which caused tremendous damage to Islam. Opponents have tried their best in the past and, now due to the modern media, have become active once again, in launching new attacks. God-fearing people see and deal with their affairs in the light of wisdom granted to them by God. They can recognise the maliciousness arising from anywhere and have the ability to deal with it in intelligent way.

Hadhrat Khalifatul Masih II addressed the Jama'at on this subject. He said: *"In order to grant a new lease of life to Muslims, God due to His immense mercy, has established Khilafat in Ahmadiyya Jama'at through Hadhrat Masih Ma'ud. I say to my Jama'at that you should always remain devoted to the Khilafat and continue to offer sacrifices for its establishment and stability. Khilafat will remain with you if you do so. God has granted you Khilafat, so that He could have said, that He blessed you with Khilafat and it would have remained with you forever if you wished. God could have established Khilafat through revelation but He did not choose to do so. God said He would continue Khilafat among you if you wished i.e., He urges you to declare that you wish to have Khilafat among you. You will be deprived of this blessing if you remain uncertain about Khilafat or do not prioritise the abilities of a person while electing a Khalifa. Thus ponder over the factors that caused the destruction of Muslims and prevent yourself from facing similar death. Your minds must be sharp and filled with intellect. You should not stand like a rock that diverts the flow of a river. You should behave like a channel that lets water flow easily. You are a tunnel whose function is to transmit God's blessing to others, which you have received through the Holy Prophet. If you succeed in doing so, you will appear as a nation which will never face death. If you stood as an obstruction to the spread of God's blessings, if you hindered this like a rock, that would be a time of your destruction as a nation. You will never achieve a long life and you will perish like earlier nations."* (Commentary on Sura Namal, Tafseer Kabir Vol.7, page 429-430)



# Darsul Qur'an

## Allah's Promise to establish Khilafat

*Allah has promised to those among you who believe and do good works that He will, surely, make them Successors in the earth, as He made Successors from among those who were before them; and that He will, surely, establish for them their religion which He has chosen for them; and that He will, surely, give them in exchange security and peace after their fear. They will worship Me, and they will not associate anything with Me. Then whoso disbelieves after that, they will be the rebellious. (Sura Al-Nur, 24:56)*

وَعَدَ اللَّهُ الَّذِينَ آمَنُوا مِنكُمْ وَعَمِلُوا الصَّالِحَاتِ  
لَيَسْتَخْلِفَنَّهُمْ فِي الْأَرْضِ كَمَا اسْتَخْلَفَ الَّذِينَ مِن  
قَبْلِهِمْ وَلَيُمَكِّنَنَّ لَهُمْ دِينَهُمُ الَّذِي ارْتَضَى لَهُمْ  
وَلَيَزِيدَنَّ لَهُم مِّن بَعْدِ خَوْفِهِمْ أَمْنًا يَعْبُدُونَنِي  
وَلَا يُشْرِكُونَ بِي شَيْئًا وَمَن كَفَرَ بَعْدَ ذَلِكَ فَأُولَٰئِكَ  
هُمُ الْفَاسِقُونَ ﴿٥٦﴾

This verse embodies a promise that Muslims will be vouchsafed both spiritual and temporal leadership. The promise is made to whole Muslim nation but the institution of Khilafat will take a palpable form in the person of certain individuals who will be the prophet's successors and representatives of the whole nation. They will be, as it were, Khalifa personified. The verse further says that the fulfilment of this promise will depend on the Muslims observing the Prayer and giving the Zakat and on their obeying the Messenger of God in all religious and temporal matters concerning the nation. When they will have fulfilled these conditions, the boon of Khilafat will be bestowed upon them and they will be made the leaders of nations; their state of fear will give place to a condition of safety and security, Islam will reign supreme in the world, and above all the Oneness and Unity of God – the real purpose and object of Islam – will become firmly established.

The promise of the establishment Khilafat is clear and unmistakable. As the Holy Prophet (pbh) is now humanity's sole guide for all time, his Khalifa must continue to exist in one form or another in the world till the end of time, all other Khilafats having ceased to exist. This is among many others the Holy Prophet's (pbh) distinct superiority over all other Prophets and Messengers of God. Our Age has witnessed his greatest spiritual Khulafa in the person of Ahmad, the Promised Messiah.

The Holy Qur'an has mentioned three kinds of Khalifas:

- 1) Khalifas who are prophets, such as Adam.
- 2) Prophets who are the Khalifa of another prophet, such as the Israelite prophets.
- 3) Non-Prophet Khalifas of a Prophet, with or without temporal powers, such as the godly ones learned in the Law

The special marks and characteristics of these Khalifas are:

- a) they are appointed Khalifa through God's decree in the sense that the hearts of believers become inclined towards them and they voluntarily accept them as their Khalifa
- b) the religion, which their mission is to serve, becomes firmly established through their prayers and missionary efforts.
- c) They enjoy equanimity and peace of mind amidst hardships, privation or persecution, which nothing can disturb.
- d) They worship God alone i.e. in discharge of their responsibilities they fear no one and they carry on their duties undaunted and without being discouraged or dismayed by the difficulties that stand in their way.

This verse also signifies that Khilafat is a great Divine blessing without it there can be no solidarity, cohesion and unity among Muslims and therefore they can make no real progress without it. If Muslims do not show proper appreciation of Khilafat by giving un-stinted support and obedience to their Khalifa, they will forfeit this Divine boon and in addition will draw the displeasure of God upon themselves.



## **Dars-ul-Hadith**

### **On Steadfastness, Righteousness, Truthfulness**

Abu Malik Ash'ari relates that the Holy Prophet said: "Cleanliness is half of faith; the utterance of: *"All praise belongs to Allah"* fills the scales of good works; the utterance of: *"Holy is Allah and worthy of all praise"* fills the space between the heavens and the earth. Prayer is light; charity is proof of faith; steadfastness is a glow and the Holy Qur'an is a plea in your favour or against you. Everyone begins the morning ready to bargain with his soul as a stake and ransoms it or ruins it" (Muslim).

Abu Sa'id and Abu Hurairah relate that the Holy Prophet said: "Whatever trouble, illness, anxiety, grief, hurt or sorrow afflicts a Muslim, even the pricking of a thorn, but Allah removes in its stead some of his defaults" (Bokhari and Muslim).

Anas relates that the Holy Prophet said: "No one of you should wish for death because of any misfortune that befalls him. Should anyone be sore afflicted, he should say: *Allah, keep me alive so long as life is the better for me, and cause me to die when death is the better for me*" (Bokhari and Muslim).

Abdullah ibn Mas'ud relates that the Holy Prophet said: "Truth guides to virtue and virtue guides to Paradise. A person persists in telling the truth till in the sight of Allah he is named Truthful. Lying leads to vice and vice leads to the Fire; and a person goes on lying till in the sight of Allah he is named a liar" (Bokhari and Muslim).

Hasan ibn Ali relates that he learnt the following from the Holy Prophet: "Leave alone that which involves thee in doubt and adhere to that which is free from doubt, for truth is comforting, falsehood is disturbing" (Tirmidhi).

Abu Sufyan relates as part of his statement about Heraclius that the latter asked him what does he (i.e. the Holy Prophet) teach you and Abu Sufyan said: "He tells us: Worship Allah alone and do not associate anything with Him, and discard all that your ancestors said; and he commands us to observe Prayer, to tell the truth, to be chaste and to strengthen the ties of kinship" (Bokhari and Muslim).

Sahl ibn Hunaif relates that the Holy Prophet said: "He who supplicates Allah sincerely for martyrdom is raised by Him to the station of a martyr even if he should die in his bed" (Muslim).

Abu Dharr and Mu'az ibn Jabal relate that the Holy Prophet said: "Mind your duty to Allah, wherever you are; and follow up evil with good, the latter will wipe out the former; and behave well towards people" (Tirmidhi).

Anas has said: "You indulge in things which you account as less than a hair whereas in the time of the Holy Prophet we shunned them as fatal" (Bokhari).

Abu Hurairah relates that the Holy Prophet said: "Allah is jealous, and His jealousy is roused by a person indulging in that which He has forbidden" (Bokhari and Muslim).

Abu Umamah Bahili relates that he heard the address of the Holy Prophet on the occasion of the Farewell Pilgrimage in the course of which he said: "Be mindful of your duty to Allah, observe the five Prayers and the fast of Ramadhan, pay the Zakat duly and obey those in authority among you; you will enter the Garden of your Lord" (Tirmidhi).



## Writings of the Promised Messiah (as)

### The Second Manifestation of Divine Power

It has been the Divine way since the beginning that He helps His Prophets and Messengers and makes them supreme as He has said: 'Allah has decreed: Most surely, it is I who will prevail, I and My Messengers' (58:22). This means that the Messengers and Prophets desire that God's will may be established on the earth and no one should be able to resist it.

Therefore, God Almighty makes their truth manifest through powerful signs. He causes the seed of that truth to be sown by their hands but does not bring about its full growth through them. He causes them to die at a time which is attended with the apparent fear of failure, and thus provides an opportunity for their opponents to mock at them, and deride them. After this manifestation on their part, He exhibits His power once more and brings into operation such means through which those purposes that had been left somewhat incomplete are fully achieved.

In short He manifests His power in two ways; first through His prophets, and secondly, at a time when on the death of a prophet difficulties arise and his enemies rise up in opposition and imagine that his mission would now fail and his Community would be destroyed, and the members of the Community become a prey to anxiety and are assailed by despair, and some unfortunate ones begin to think of resiling, then God Almighty manifests His power once more and rallies the Community and saves it from disintegration.

He who remains steadfast throughout witnesses this miracle as happened at the time of the death of the Holy Prophet, peace be on him, when his Companions were overwhelmed by grief and many of the desert Arabs resiled from Islam. At that time God Almighty manifested His power a second time and by establishing Hadhrat Abu Bakr Siddiq as the Successor of the Holy Prophet, peace be on him, saved Islam from ruin and thus fulfilled His promise: *"Allah has promised those among you who believe and act righteously that He will surely make them Successors in the earth, as He made those Successors who were before them; that He will surely establish for them their religion which He has chosen for them; and that after their state of fear He will grant them peace and security"* (24:56). ...

Thus, my dear ones, as this has been the way of Allah from the beginning that He manifests His power in two ways so as to wipe out the false joy of the opponents, it is not possible that in this case God Almighty would depart from His established way. Therefore, do not be grieved by that which I have told you and let not your hearts suffer anxiety, for it is necessary for you to see the second manifestation of Divine power. Its coming is the better for you for it is permanent and will not be cut off till the Day of Judgment.

This second manifestation will not happen till after my departure, but when I depart God will send this second manifestation to you and it will remain with you for ever, according to the Divine promise which is mentioned in Braheen Ahmadiyya. That promise has no reference to me but refers to you. God Almighty has said that He would make my Community supreme over the others till the Day of Judgment. Therefore, it is necessary that you should encounter the day of separation from me, so that it should be succeeded by the day of eternal promise. Though these are the last days of the world and are the days of great calamities, yet it is necessary that the world should continue till all that God has intimated is fulfilled.

I have appeared as a Divine manifestation of power and I personify God's power. After me there will be other personages who will be the second manifestations of His Power. So you should occupy yourselves with supplication pending the second manifestation of Divine power. All the righteous in each country should supplicate that the second manifestation of Divine power should descend from heaven and demonstrate to you how powerful your God is. Remind yourselves that the time of death is near and no one knows when it might overtake him. (*Al-Wassiyat*)



# Instructions of Hadhrat Khalifatul Masih V

People sometimes take up loans to travel to Britain for the Jalsa in the assumption that their objective is pious. However, even Hajj is only enjoined to those who have resources to make the travel etc. Therefore it is pointless to deceive oneself; if one can save up to make the journey that is fine, otherwise not only one deceives oneself one also deprives oneself of all sense of peace and security by disobeying the commandments. People take loans for other non-essential expenses, for example for weddings etc. In Indo-Pakistan and other developing countries lives are blighted by debt. As Ahmadis we should particularly avoid this practice. Someone once asked the Promised Messiah (on whom be peace) about borrowing money on interest due to being in a vulnerable position. He responded that Allah arranges for one who relies and puts his/her trust in Allah and that usury/interest was as much of a sin as adultery, theft etc. Islamic ways do not incur any unnecessary expenditure, for example, in a Muslim wedding i.e. the Nikah, there is no expense; Walima, which is Sunnah, is also exempt in case one does not have the required funds to arrange it. Therefore, it is unfortunate that people incur Allah's displeasure for material desires. Islam allows the eating of the flesh of swine in extreme cases (2:174); however usury/interest is not permissible under any circumstances as the Qur'an states in Surah Al Baqarah (2:279).

In our culture a large section of society takes loan for non-essential expenses; there is also a section of our Community that spends money on unnecessary ostentatious matters. There are some who ask for loans knowing full well that they would not be able to pay back. It is a fallacy to borrow money and get embroiled in a vicious circle for temporary happiness. *(Friday Sermon, 15 June 2007)*

The more affluent people should always be mindful of the needs of their brothers, and feelings of anger and dispute should never prevent them from extending their hand in help to the poor. An Ahmadi should not indulge in fulfilling his or her own desires alone, but should respect the desires and needs of his brothers, sisters, poor, and others. ... Huzur reminded Ahmadis who live in the West and are well off to be very attentive to the needs of their relatives and next to kin. They should send gifts generously to people in the poorer countries and to those who are less affluent. Such help should take rise from the bottom of the hearts of the wealthy, keeping in mind the tradition that the left hand should not come to know of the charity that the right hand gives. They should preserve the self-esteem of the person they are helping out. This will promote good relations and the prayers that emerge from the hearts of those who are being helped will help the society as a whole.

A Muslim is encouraged to partake in charity, he is enjoined to give Zakat, and is reminded of the importance of giving gifts. The Holy Prophet said that a Muslim should give gifts as it promotes love between people. The Holy Qur'an mentions frequently the importance of giving Zakat, as it provides for the expenditures of the Islamic government and fulfills the needs of the poor. Huzur also reminded that the poor sector of the society contributes greatly to the economy of the country, as they provide labour to work in factories and toil on the land. If they stop working, the country's economy will be greatly affected (especially in the developing countries).

No other religion competes with Islam in that it makes provision for all sectors of the society. Today, there is much turmoil in the world. Only money alone cannot provide peace. We must help the needy out of what is given to us to gain the pleasure of Allah. We must not regard the poor as an inferior being, but guard his self-esteem. *(Friday Sermon, 8 June 2007).*



# Importance of Prophethood and Khilafat

Dr Shamim Ahmad

## ALL WAIT FOR THE PROMISED ONE

All the Islamic world was impatiently waiting for the advent of a Messiah before the holy founder of the Ahmadiyya movement in Islam claimed to be the reformer of the age. This was due to the fact that the Holy Prophet (pbh) of Islam had prophesied, following Divine Guidance, that in the latter days when Islam would be in a state of great peril, the Imam Mahdi would appear and guide Muslims. The Holy Prophet (pbh) said that the Imam Mahdi would be an Imam from amongst the Muslims and, due to his spiritual guidance, Islam would regain its lost glory and would be victorious all over the world.

All the Muslim sects had set their eyes towards the descent of Isa ibn Maryam. They were repeatedly mentioning the awaited one in their sermons, speeches and writings and expecting that the Messiah would bring their fortunes and would bestow upon them spiritual and material prosperity. Not only Muslims, but other religions were also awaiting the descent of a religious reformer. Their condition was similar to the present day Jews who are waiting by the wailing wall so that God may send the Messiah to guide them. Most of the religious scholars had the firm belief that the promised Imam would descend or appear in the 14<sup>th</sup> century of the Hijrah.

When one studies the history and writings of that period, it seems the whole world was in search of an Abraham of the time. Some were searching for the Imam on earth, and others were looking towards the skies for the bodily descent of the Prophet Isa.

Muslims in particular were unfortunate and helpless, as non-Muslims had oppressed them everywhere. Not only was there this external oppression, but they were also shattered by internal rifts and were disunited and disorganised. The onslaught of Christian missionaries was so fast and rapid that they were sure of their victory over Islam, particularly considering the full support of powerful Christian nations.

This was a time of great distress for those who had a regard for Islam and were impatiently looking forward to the appearance of the Imam Mahdi or the descent of a Messiah from the heavens. Muslims were relentlessly talking about the Promised One and were trying to lighten a ray of hope for the deprived

Muslims. All were in agreement that the Promised Reformer would appear in the 14<sup>th</sup> century. Nawab Siddeeq Hassan Khan, an eminent religious scholar of his time and well revered by all, wrote in his famous book "Hajjul Karama," that the Imam Mahdi would appear soon in the 14<sup>th</sup> century. He wrote: *"Ten years are pending to the beginning of the 14<sup>th</sup> century. If at the beginning of the 14<sup>th</sup> century the Imam Mahdi appears or Isa descends, he will be the Mujajid of the century"*.

In the same way, people who had been enlightened by God and whose hearts were filled with the love of the Holy Prophet (pbh) and were grieved by the pitiable condition of Islam, were looking towards the eminent, righteous and holy person in Qadian. They had foreseen the rise of a bright sun for the sake of Islam and sought him to accept their allegiance. One of them, in a famous couplet, addressed him beseeching him to appear as the Messiah for the ailing humanity.

The Imam of this age appeared as the Holy Prophet of Islam (pbh) had truly and rightly informed 1400 years ago. The Promised Messiah presented numerous crystal-clear signs of proof and illuminated arguments to support his claim. Earth presented many signs supporting his claim and the heavenly bodies also stood witness to his truth. Alas! Muslims refused to accept his claim and denied Mohammad's Messiah just as the Jews denied the Messiah who came after Moses. The Promised Messiah left no stone unturned and with all kinds of arguments and reasoning tried to convince them, but the majority of Muslims and particularly their religious leaders, due to their imprudence and sightlessness, did not accept him.

The Promised Messiah manifestly explained that whosoever was destined to be appointed by God as subordinate to the Holy Prophet (pbh) had been sent to the world. God had fulfilled His promise and now it was up to them to accept him or not. He announced vehemently that he was the same Messiah for whom all religions were waiting. He claimed that no other will descend from the heavens and soon all Muslims and followers of other religions will discard this belief.

He said: *"Remember that no one will descend from the heavens. All of our opponents who are alive today will die and no one will see Jesus son of Mary descending from the heavens. Then their progeny will*



*also die and no one among them will see Jesus son of Mary descending from the heavens. Then their progeny will also die and no one among them will see the Jesus son of Mary descending from the heavens. Then their progeny after progeny will die and no one will see the Son of Mary descending from the heavens.*

*Then God will make them anxious as to why the son of Mary has not descended from the heavens even when the period of Christian domination has passed away and the world has transformed into a different state. Then all the wise people will discard this doctrine with disgust. Three centuries will not pass away from this day that all Muslims and Christians will lose all hopes and discard the false doctrine with utter disgust. There will be only one religion in the world and only one Prophet. I have come to sow the seed and my hands have planted that seed. It will grow now and prosper and no one will be able to stop its progress."* (Tazkiratus Shahadatain)

#### REVOLUTIONARY CHANGES AFTER THE PROMISED MESSIAH'S CLAIM

Over centuries people awaited for the appearance of a great reformer whose advent was promised in the 14<sup>th</sup> century. No doubt the appearance of the Promised Messiah and his claim was a unique and magnificent event of that century. The whole world witnessed revolutionary changes taking place at the time of the Promised Messiah which were mentioned in detail in the Holy Qur'an.

In the same way all the prophecies mentioned in the traditions were also fulfilled and stood witness to the truth of the Holy Prophet (pbh) and Islam. The Divine knowledge and eloquent literature of the Promised Messiah brought an unbelievable change that it withheld the onslaught of the Christian Missionaries and the spell of the false doctrine was shattered. This in itself is a comprehensive subject.

The great change that took place is that all those awaiting for the bodily descent of Jesus have discarded this doctrine just as was prophesied by the Promised Messiah. All learned Muslims now hesitate to mention the second coming of Hadhrat Isa. Even those who are considered to be scholars by Muslims, advise that no Mahdi or Messiah will appear now. Allama Iqbal, a poet and a philosopher, considered by Muslims to be a great Muslim thinker, wrote in a couplet that Muslims should look towards the descent of God on their hearts and should abandon the doctrine of a second coming of Mahdi and Messiah.

He also wrote: *"The traditions about the second advent of the Messiah and Mahdi are the result of Iranian and non-Arabian imagination. This has nothing to do with the Arabian thinking and imagination."* (Iqbal Nama Part II)

Another change of great significance has occurred in the Islamic world following the claim of the Promised Messiah. The Holy Prophet (pbh) had prophesied that Khilafat (the system of Caliphate) would be re-established on the precept of prophethood in the latter days of the world. The Promised Messiah gave glad tidings that in accordance to the prophesy by the Holy Prophet (pbh) his followers will be blessed by the institution of Khilafat after his departure from this world, which will last till doomsday.

The Promised Messiah said: *"It is necessary for you to witness the second manifestation whose appearance is better for you, for it is everlasting and unending till the Day of Judgment. The second manifestation cannot occur until I depart, and it is only when I depart that God shall send the second manifestation for you which shall abide with you forever. It is therefore necessary for you to see the day of my departure so that the day may follow which is the day of everlasting promise."* (Al-Wassiyat)

The institution of Khilafat was thus established in the Ahmadiyya Jama'at and during its magnificent journey is about to touch the most important milestone of 100 years of age. Members of the Ahmadiyya Jama'at have demonstrated such love, devotion and steadfastness towards the institution of Khilafat that God has rewarded them as a result with numerous and uncountable blessings. It is beyond the scope of such a brief article to encompass these.

The establishment and stability of Khilafat and its magnificent blessings and victories achieved by the Ahmadiyya Jama'at, have been instrumental in bringing about another important change in the Muslim world. Now Muslims wish very strongly that they could also have an institution of Khilafat amongst themselves. They have become despondent about the descent of Hadhrat Isa from the heavens and now wish that they could have a Khilafat to enjoy its blessings.

The weakness of Islam and decline of its religious and political power started with the downfall of the Moghul Empire in India and the dismemberment of the Ottoman Empire in Turkey. This resulted in a shattered Muslim community throughout the world.

Indian Muslims however, did not recognise Ottoman rulers as their Khalifa and religious leaders, but in order



to save the unity of Muslims they started a Khilafat Movement in 1919 which ended in 1924. The damage caused by this movement to the political and economical status of the Indian Muslims is a very sad and painful incident.

Muslims were warned by the rightly appointed Khalifa, Hadhrat Khalifatul Masih II, that such a movement would bear detrimental results for Muslims, but nobody paid any attention to his admonitions. Following the Khilafat Movement, other such movements have been started by Muslims. Maudoodi Sahib wished to establish his own kind of Khilafat and Dr. Isarul Haq wants to establish his own brand of institution of Khilafat on the precept of prophethood.

Many countries, like Bangladesh and some others, have political parties named as Khilafa Movement. The Taliban of Afghanistan wanted to establish their version of Khilafat, while Shias would like to see a continuity of Imaamat rather than Khilafat. In order to save their power and preserve their kingship, Arab countries will not allow its people freedom of such movements, but the same Arabs have established Hizabul Tehrir and Khilafa outside the Middle East.

### TRAGEDY OF THE MUSLIM WORLD

Muslims all over the world are bitterly divided into countless sects and divisions, not only in religious fields but also have numerous political differences. As long as they remain disunited, they will not be able to achieve anything. If by any means they are able to establish Khilafat, it will only provide a local leadership and will never be an international Khilafat.

Such Khilafat will never be a durable and consolidated one. If ever such a Khilafat is established in Pakistan, will all Arabs start following and obeying it without any hesitation? If Indonesians succeed in establishing Khilafat, would all Muslims in Pakistan, Turkey and Arabian countries bear the yoke of this subordination? It is impossible for this to happen and therefore, such Khilafat will never be a universal religious leadership. Khilafat can only be beneficial to Muslims if they unite at the hands of one leader. It is incumbent that Muslims unite at the hands of one Imam and that is the cornerstone of Khilafat. Under the present climate, there is no hope of this happening at all.

The other point is that if such a Khilafat is established, it will have no connections with religion. It will become a means of ascending to political power only and serve no further purpose. As such, the Khalifa would not have been appointed by God and have no

spiritual links with Him; he would never enjoy the support of the Mighty Hands of God. Without spiritual links with God, he will never be able to purify and uplift and improve the spiritual condition of his followers as is carried out by the chosen people of God.

Such a Khalifa might be able to bow the peoples' heads because of his power but will never be able to win their hearts. It is certainly possible that such Khilafat would be worse than an ordinary political government. Such a Khalifa and his agents may label their opponents as heretics and start their persecution. The study of literature by Maudoodi and like-minded people clearly supports this view.

The whole Islamic world is divided and sub-divided in various sects and in such a divided and disharmonious state, nothing can be achieved. How can they defend and how can they spread Islam by their preaching? They are using their broken strength against their own Muslim brethren. They have multiple discords and as a result have numerous conflicts which lead to extensive bloodshed and destruction and most sadly call it a Jihad.

They are using all of their strength and power to retaliate against their own people to crush them. They do not possess any strength or power which they will use against their real enemies or defend the other Muslim countries. On the other hand, most sadly, Muslims do not have any concept of the propagation of Islam nor do they possess any comprehensive program to preach it. How will they invite non-Muslims towards Islam and what excellence do they possess to invite others to Islam?

There are some Muslims who are so despondent about the coming of the Imam Mahdi or the descent of Hadhrat Isa, yet in their despair and frustration want to distance themselves from Khilafat as well. They raise the question: '*Why is Khilafat required when the Qur'an is with us and we have the teachings of Islam?*' The answer is simple: Why did the Muslims need the institution of Khilafat at the time of the Holy Prophet (pbh) when Muslims were in a much better state religiously, politically and spiritually? Why did God Almighty propose and establish Khilafat among Muslims?

If Khilafat was essential in the early period of Islam, it is much more needed at the present time. The Holy Prophet (pbh) clearly prophesised that Khilafat would be established among Muslims following his demise and also the same would happen in the latter days of Islam. Why did the Holy Prophet (pbh) lay so much emphasis on Khilafat? It is obvious that he knew that



the prosperity of Muslims is linked to Khilafat and is essential for their spiritual well-being.

Due to the blessing of Khilafat, Muslims remained victorious in every respect as long as they remained devoted and loyal to the institution of Khilafat. The moment they developed morbid ideas on and anarchist thoughts towards Khilafat, they were deprived of the blessings of Khilafat and their downfall started.

Muslims and their religious and political leaders who want to establish Khilafat tend to forget two very important points. First of all, Khilafat does not become established on its own, nor can anybody establish Khilafat wherever and whenever he likes. It is mandatory that the Khilafat follows the demise of a prophet so that his mission is completed and his followers continue to benefit from the blessings of his Khilafat.

The second most important point is that people cannot appoint any person as Khalifa. It is God alone who chooses and appoints a person who in His eyes stands alone in his abilities and possesses the highest moral and spiritual qualities. Only such a chosen one, with the help of God, guides his followers and helps them to purify and progress spiritually. The most tragic point for Muslims is that they have closed the door of prophethood, have despaired of the advent of the Messiah and Mahdi and have also deprived themselves of the blessings of the institution of Khilafat.

#### KHILFAT-E-AHMADIYYA

At present there is no sect among Muslims who are completely united and are gathered on one hand and follow the command of one spiritual or religious leader. Leaving aside an international leadership, they do not even have one national leader who is accepted by all. Ahmadi Muslims are the only fortunate group among Muslims who have been blessed with the institution of Khilafat for almost the last one hundred years. Khilafat-e-Ahmadiyya is not limited to one country. Ahmadi Muslims all over the world, in every continent and every country are united at the hands of one Khalifa and follow him with full devotion and are working tirelessly for the propagation of Islam.

It is the same institution of Khilafat which was established in accordance to the prophecy of the Holy Prophet (pbh) and the Promised Messiah. It was like a tiny plant at the time of the first Khalifa, Hadhrat Nooruddin, when every enemy tried to uproot and demolish it, but could not cause even the slightest

harm as the most powerful Hands of God Almighty protected it from every storm.

This has, by the grace of God, attained great heights and bears fruits of unparalleled nature. Today, the Ahmadiyya Jama'at is the only Muslim community which is the bearer of the flag of the Holy Prophet (pbh) and with great devotion, steadfastness and diligence, is propagating Islam throughout the world. By the grace of God and due to the blessings of Khilafat, the Ahmadiyya Jama'at is attaining magnificent gains for the sake of Islam.

The only ideal of the Ahmadiyya Jama'at is to uphold the honour of Islam and of the Holy Prophet (pbh) and that all over the world, the worship of One True God is established. This is the same ideal which was set forth by the Holy Prophet (pbh) when he gave the glad tidings of the Promised Messiah and Khilafat. May God bestow wisdom on the minds of Muslims to understand the message of the Holy Prophet (pbh) and its significance to recognise the Imam of the age who has been sent by God.

For a long time, Muslims have been passing through a state of painful weakness and are victims of disintegration, and despite the abundance of resources exhibit no power nor any useful influence. Their efforts bear no fruit and due to the lack of coherence and unity, have no weight in any sphere of life. The only solution and treatment for their afflictions and misfortunes is to listen to the voice of the person sent by God, attend to his call, recognise and accept him and join his Jama'at.

Listen to the voice of a chosen Khalifa of the Masih: *"Turn to the leadership established by God Himself. There is no way out towards peace and prosperity after you reject the leadership established by God. The period of your afflictions has been extended due to the same rejection. So turn back and repent. If today you bow your heads before the leadership established by God, I assure you, you will appear as a great world power even if the circumstances are extremely unfavourable. Not only this, but also there will start a great movement to establish the supremacy of Islam all over the world and no power will be able to stand to it. All those events which appear centuries away will start taking place in years. Whether you participate or not, the Ahmadiyya Jama'at will in any event carry on marching with all their vigour and might and will continue offering sacrifices as ever before. The garland of the final triumph will be worn by the Ahmadiyya Jama'at. So come and join this blessed, historical and auspicious occasion."* (Friday Sermon Hadhrat Khalifatul Masih IV, 13<sup>th</sup> August, 1990).



# Frequently Asked Questions about Financial Matters Relating to Wassiyyat

*This article is being written in pursuance of Majlis e Shura recommendations 2006 in which it was entrusted to the Tarbiyyat Department of Majlis Ansarullah to run a campaign to fulfil Hadhrat Ameer Ul Momineen, Khalifatul Masih V, desire to increase the number of Ansar Moosis in the UK to fifty percent of earning members Tajneed as thanksgiving to Allah for celebrating Centenary of Khilafat in 2008. An active campaign has seen the number of Ansar Moosis in the UK almost double in the last 3 years, but we still have a long way to go. This article addresses frequently asked questions regarding Wassiyyat relevant to UK, for general information of Ansar brothers. Sample completed Wassiyyat forms are also accompanying this issue of Ansaruddin for ease of reference. It is sincerely hoped that this helps readers and clarify some of their general queries. Specific questions regarding particular personal circumstances should be addressed to Wassiyyat Department Ahmadiyya Muslim Association UK, 181 London Road, Morden, Surrey SM4 5HF who will be able to respond accordingly.*

*(Dr Ch. Ijaz Ur Rehman, Qaid Tarbiyyat UK)*

## INCOME

Uniform allowance

Educational/Professional Development Allowance

***What is the financial commitment if I choose to do Wassiyyat?***

***The following expenses cannot be deducted from Income:***

In financial terms Wassiyyat means that you agree to pay at least one tenth of your income from all sources every month to the Jama'at during your lifetime and also make a will giving at least one tenth of your estate after your death to the Jama'at. The maximum rate is one third both for income during lifetime and estate after your death, if you wish to do so. You cannot do a Wassiyyat of more than one third.

Mortgage Payments

Loans Repayments

Health Insurance Payments

Motor vehicle Insurance Payments

Professional Indemnity Insurance

Life Insurance Payments

Building & Contents Insurance Payments

***Do I also have to pay Chanda Aam at 1/16<sup>th</sup> as a Moosi?***

***In addition to paying salary (on which Hissa Amad is paid), employees also contribute a certain amount each month towards the retirement pension. Will Chanda Wassiyyat be payable on the pension in such a case?***

No. You only pay Wassiyyat (Hissa Amad) and do not pay Chanda Aam.

Yes. Hissa Amad shall be payable on the pension. This is because the monthly contribution from the salary is only a small amount, whereas the monthly pension received after retirement is substantial due to the employee's contribution. If so wished the personal contribution may be deducted from the person and Chanda Hissa Amid will be payable on the rest of the pension.

***What is counted as Income?***

Income is money coming in from any source including but not limited to: Pay, Business, Pension and State Benefits. It is calculated as money coming in the bank after deduction of Income Tax and other compulsory deductions by the government.

***What is the amount of Wassiyyat Chanda payable on Income and Property?***

***Can I exclude certain expenses like Pension Contributions, NI contributions etc?***

Expenses which can be deducted from the gross salary to calculate Income on which Wassiyat is payable include:

You can choose to do Wassiyyat at a rate of minimum one tenth or maximum one third of your income from all sources during your lifetime and same rate would apply to your property/estate after your death.

Income Tax

National Insurance Contributions

Local taxes/Council Tax

TA, DA

Wassiyat Chanda on Income from property is at a rate of 1/16 (rate of Chanda Aam)



***If at the time of Wassiyyat I do not have any permanent regular income what should I do?***

In such a case an estimated average of six months to one year's income may be written as your income and you can update it later when you start getting regular income.

***What if I am a student in full time education and do not have an income?***

You can decide an amount of monthly pocket money from your parents/guardians and write it down as your income.

***If I get a bursary/scholarship being in full time education do I have to pay Wassiyyat on it?***

No. It is not required to pay Wassiyyat on Educational Scholarships/Bursaries.

***I am a housewife who does not work and has no income. What should I write as my income?***

Housewives who do not work and have no source of income including state benefits or pension usually are required to pay wassiyat on regular pocket money, which they get from their husbands. Amount of this pocket money should be appropriate to the living standards of the family. The sacrifice made by a Moosi should stand out as compared to the sacrifice made by a person paying Chanda Aam only. The amount of pocket money should not be less than the minimum amount fixed for the country of residence and the current minimum acceptable Chanda Wassiyyat from housewives who do not work or have any other source of income in the UK is £ 10 per month.

## **PROPERTY**

***What is considered as my estate/property after my death?***

Estate means your assets left after settling your liabilities. It means any money, shares or property left after settling all your loans, mortgages and any other liabilities. One tenth of the Estate goes to the Jama'at and rest is your legacy which belongs to your dependents.

***What is not considered as my property during my lifetime?***

Things of daily use including car, motorbike or boat, computers, cameras, VCR's or any other household goods or machines are not considered as property in your lifetime.

***What if I buy and then sell a property during my lifetime?***

If you sell your property during your lifetime and make profit on it and you have not paid Wassiyyat on the

property you should pay Wassiyat counting the profit as your Income.

***What if I had paid Wassiyyat on the property and sell it in my life time and buy another property with that money?***

If you have paid Wassiyyat on a property and have clearance certificate from the Jama'at and for any reason you sell that property in your lifetime and buy another property you can contact the Jama'at to request for exemption of payment of Wassiyyat on your new property in lieu of the old property. Each case would be decided on its merit/circumstances and Wassiyyat may only be payable on the amount added in to buy the new property, if applicable.

***Is Jewellery considered as property?***

Yes Jewellery is considered as property and Wassiyyat is required to be paid on it. The same rule applies as for property described above if they are sold and bought.

***Is property bought on mortgage considered as my property and do I need to declare it?***

Yes. Property bought on mortgage is considered as your property and you are required to declare it.

***What is the status of the property acquired on loan or on mortgage?***

This question has been fully explained by Hadhrat Khalifatul Masih IV as follows: The basic way to approach this issue is as follows: if a person wishes to pay to pay Hissa Jaidad during his life, his request is granted with some conditions. But if a Moosi says that I have a certain amount of loan to pay upon my property, please deduct this amount and I shall pay Hissa Jaidad on the rest, this will create some complications. In order to avoid complications, the best method is that if such a person requests to pay Hissa Jaidad on his property, it will be accepted only if he is responsible for his loans. He will therefore pay Hissa Jaidad on total market value on his property. If he wishes to deduct the loans and is granted permission, such permission shall only mean that he shall pay Hissa Jaidad only upon the property on which there are no loans to be paid. The matter of the property upon which loans are still to be paid will be considered postponed until the death of the Moosi. This means that if the loan has been paid by this time, then Hissa Jaidad shall be payable on the property after his death as he did not pay for the property while it was cited on loan. If some loan still remains, then an estimate of the property shall be made, the loan should be deducted from it and Hissa Jaidad shall be payable on the rest. This is the basic rule which will be applied in such cases.



***What if I want to pay of Wassiyyat on my house during my lifetime but it is on mortgage?***

You can pay off Wassiyyat on your property in your lifetime if you wish. There are multiple ways of doing it.

1. It is preferable that you pay off Wassiyyat on total value of the house at that time, not considering the mortgage, and keep arrangements to pay it off to yourself.
2. If you only want to pay off Wassiyyat on the portion that you own, less the mortgage, it is possible to apply to the Jama'at for assessment and then pay off Wassiyyat for your share at that time. For example if the total value of your house is £100,000 and your deposit is £10,000 and therefore you own 10% of the house and rest is on mortgage. You can apply to Jama'at to pay off Wassiyyat on your 10% share at that time. It would mean that 10% value of the house would be exempt from Wassiyyat in future but Wassiyyat would still be payable on market value of remainder 90% of the value of the house on your death. This process may be repeated several times during your lifetime to pay Wassiyyat on the proportion of the house that you own at that time less your mortgage.
3. The first method is preferable and you have 5 years to pay off Wassiyyat on the house in your life time from the date of assessment if you are living in it or 2 years if not.

***In the UK property is generally owned equally by both husband and wife in accordance with the laws of the land, despite the fact the property is bought by only one of them. If only one of them is a Moosi then on what proportion of the property will Hissa Amad be paid?***

1. If the property is bought equally by husband and wife, and only one of them is a Moosi then the Moosi will pay Hissa Jaidad on half of the property.
2. If both share the property merely out of constitutional necessity, while the property has actually been bought by one of them, then he who has paid for the property shall pay Hissa Jaidad on the whole property. If the other party is also Moosi but has not spent on that property then he/she will not have to pay Hissa Jaidad on it.
3. It is necessary to make it clear as to who is the actual owner. If one partner dies, and the property is inherited by a partner who also happens to be a Moosi,

then he/she will have to pay Wasiyyat on the property at the prescribed rate

***If a property is in the name of a Moosi but he is not the sole owner of the property, does he still have to pay the Hissa Jaidad on the property?***

Yes, if the Moosi is not the sole owner of the property, then he shall have to pay the Hissa Jaidad according to his share of the ownership in the property. But if he has no share in the property whatsoever and the property belongs to someone else, it should be conveyed to Majlis Karpardaz.

***How is Wasiyyat Chanda paid on movable property like shares and other such investments?***

Property like shares will be taken at their current market value on which Hissa Jaidad will become payable. Hissa Amad shall become payable at the prescribed rate on any profits gained from such property. (At the rate of one tenth or the rate Moosi has pledged). This also applies to all other kinds of investments.

## **TRADE AND BUISNESS**

***Should "the principal amount" which has been invested in business be considered a Moosi's property?***

Yes, the principal amount invested shall be considered the Moosi's property and its full details are required to be given on the Wasiyyat form.

***Is Chanda Wasiyyat payable on the net income from the business or only on the amount the businessman sets aside from his profits for his daily use?***

Businesspersons shall pay their Chanda Wasiyyat on their net total income after deducting expenses as required to generate income from their gross income. It is not right just to pay Chanda only on the amount which has been drawn from business monthly expenses.

***At what rate Chanda Hissa Amad shall be paid on the income from the business?***

A Moosi shall pay Chanda Wasiyyat at the rate which he has pledged to pay in his will and not at the rate of Chanda Aam. During a Moosi's life Wasiyyat Chanda shall only be paid on his income which is derived from the business. But the payment on net assets i.e. Total business assets minus total business liabilities, shall be paid after his death, or if he wishes to do so the Moosi can pay it during his lifetime. There is no Chanda on working Capital.



***Will the machinery used for construction be included in the property in the Wasiyyat?***

Yes any kind of business, whether it is related to a factory, mill, or construction. Only the portion that belongs to the Moosi will be considered as his property. For example, if the total value of the assets is 10 million of which he owes 6 million to loans and other dues, his property will be considered as 4 million on which Wasiyyat shall be paid. Hissa Jaidad is required to be paid on business after the Moosi's demise. But if he wishes, it can be paid during his lifetime. The TASHKHEES or assessment will be made on the total value of the business, all the amounts that are owed by the business are subtracted and Hissa Jaidad will be payable on the rest of the property.

### **AFTER DEATH**

***If a Moosi has paid his Wasiyyat on his house during his lifetime, do his inheritors have to pay his Wasiyyat on the house again?***

No, because the Moosi has already paid his Hissa Jaidad in his lifetime, therefore his heirs do not have to pay his Hissa Jaidad.

***What will be the procedure for the payment of Hissa Jaidad on the demise of the Moosi?***

Payment of Hissa Jaidad becomes incumbent immediately after the death of the Moosi. If his heirs are unable to pay Hissa Jaidad immediately and if they produce a reliable guarantor, Majlis Karpardaz can grant an exceptional permission for the burial. However such a guarantee shall be valid for no more than one year. It will be binding to make the full payment by this time.

***Do the same rules apply for the local Maqbara Moosian as for the Bahishti Maqbara, Rabwah?***

1. Yes, the same rules apply for local Maqbara Moosian as for Bahishti Maqbara. As mentioned in the regulations above a Moosi's Hissa Amad must be paid before the burial, though sometimes an exception can be paid in the case of Hissa Jaidad and the burial can take place if a reliable person guarantees payment. It is essential to acquire all accounts at the time of the Moosi's death relating to Moosi's Hissa Amad and Hissa Jaidad and to clear the Moosi's accounts
2. Cemeteries for Moosis in other countries shall be called Maqbara Moosian and not Bahishti Maqbara.

3. The national Amir will be President of the committee that runs affairs of the Maqbarah Moosian. The National Secretary Wassaya will be the Secretary. The National Finance Secretary and Missionary In charge will also be on the committee. The total members should be around 5 to 7.

4. The Committee will constantly motivate the members in their countries to join Wasiyyat. It will also be responsible for the tasks related to the burial of Moosis and the running of the Maqbara Moosian.

***In view of the circumstances of some countries (where the expenses are paid for burial ) is it possible for the Committee to fix a sum of money from the heirs of the Moosi to cover the expenses of the cemetery?***

If such a necessity does arise in a country, then the Committee should present its specific recommendations to Marqaz through the National Amir. The Marqaz will then deliberate on the matter to reach a decision.

***Who is responsible for the expenses of the Tombstone?***

After receiving the reports of the property which the Moosi has left behind, and having received the full amount of Chanda Hissa Amad and Hissa Jaidad, the office will itself place the tombstone, which will be of the common standard size. If the heirs wish to place a tombstone themselves, they will need to take a written approval from Secretary Majlis Karpardaz and send a sample of the inscription to be written on it. In such a case the size of the tombstone shall be as follows

Length: 24 inches, Width: 15 inches. A sample of the text shall be as under

NAME

Father's/Husband's name

Place of residence

Date of Birth

Date of Ba'at

Date of Demise

Wasiyyat Number

1. If the Wasiyyat is of more than one tenth portion, then this should be mentioned
2. A brief description of the Moosi's qualities, services to the Jama'at and any important incidents may be given.
3. If the Promised Messiah or any other Khalifah has said something in praise of the Moosi, it should be



mentioned. Secretary Majlis Karpardaz shall grant such a approval. The same procedure shall apply to tombstones which are placed in Maqbarah moosian in other countries.

***Is there any justification for taking the expenses for the burial from the Moosi's property?***

Since the time of the Promised Messiah, in the first clause of the Wasiyyat form a Moosi makes the following affirmation:

"After my death, my body should be sent to Bahishti Maqbarah Qadian for burial. If I have not already paid for the expenses to Sadar Anjuman Ahmadiyya for conveying of my body to Qadian, then these expenses shall be made from the property I leave behind. But these expenses will not affect Hissa Jaidad which according to this Wasiyyat I submit to Sadar Anjuman Ahmadiyya."

Hadhrat Khalifatul Masih IV said "Moosis should continue to make the same affirmation which was made by Moosis at the time of the Promised Messiah. There is no need whatsoever to change it.

## MISCELLANEOUS

***Can someone who, for whatever reason has obtained remission in Chanda, be eligible to make Wasiyyat later on?***

Yes, if that person has obtained permission for remission in Chanda from Hadhrat Khalifatul Masih due to compulsion and later started paying Chanda regularly. There is no rule that stops such a person from making Wasiyyat.

***Is it permissible to make Wasiyyat while one is under debt?***

Yes if an aspiring Moosi fulfils all the criteria including those related to income and property. Debt does not count while a person is still alive, but it is important to analyse his circumstances. For example, taking a loan to acquire a property or to start a business produce income. In that case he can make Wasiyyat. But if his circumstances are such that he has no source of income and he is permanently dependant on loan for sustenance. Then it is not obligatory for him to make Wasiyyat.

***Who can sign as a witness on the wasiyyat form?***

According to the minutes of Majlis Mutamideen Sadar Anjuman, held on 29.1.1906 under instruction no. 3(b), it is written that:

"If possible, the Wasiyyat form should bear the signature of the heirs or of the relatives of the aspiring Moosi along with the signatures of 2 respectable personages of the town or village. To witness that the applicant has signed the document himself and in their presence"

***What is the fee for publication or Ailan-e-Wasiyyat?***

There is no specified fee for publication or Ailan-e-wasiyyat. This Chanda varies and depends on the circumstances of the country. The Amir of a country will recommend to Marqaz to get their agreement.

***How much is Shart-e-Awwal or subscription dues under first condition?***

The guiding principle to this is that the aspiring Moosi should pay this Chanda according to his capacity so that the requirements of running and maintaining the cemetery can be met. The aspiring Moosi should therefore pay this Chanda in keeping with his income assets and requirements of the Maqbarah Moosian.

***What is the definition of Tarka, and what does it constitute?***

All the Moveable and the Immovable property of a Moosi at the time of his death shall be considered as Tarka i.e. his house, his land, jewellery, cash, bonds, shares etc, shall all be part of his Tarka. In short, all items which are divided between heirs shall be considered as the Moosi's Tarka. Essential items of everyday use shall however be considered as an exception when paying Hissa Jaidad.

***What will happen if one Wasiyyat has been made under Nizam-e-jama'at and another Wasiyyat or Will has been made at a local level?***

Every Moosi is fully bound by the Wasiyyat made with the Nizam-e-jama'at; according to its text and shall be the final Wasiyyat or will. Any other will made locally should therefore not be in conflict with the Wasiyyat made with the Nizam-e-Jama'at. Therefore, in the local Will, the portion which has been assigned to Sadar Anjuman Ahmadiyya will be shown as debt.



# Jalsa Salana Reminds Us of Our Duties to God and His Creatures.

(Khalid Saifullah Khan)

The aim and object of our Jalsa Salana is to inculcate and promote in the participants Islamic values that pertain to the discharge of our duties and responsibilities towards our Creator and His Creation i.e. to discharge "*Hoqu-qullah*" and "*Hoqu-qul-Ibaad*". This is the very essence of Islam, the revival of which is the mission of the Promised Messiah (as), as announced by him. He said:

*"I have come with only two points: One, you should firmly believe in the Oneness of God and two, you should inculcate mutual love and sympathy. You should live the kind of life that will be no less than a miracle. This is the change that the Companions of the Holy Prophet, pboh, had effected in their lives, as the Holy Qur'an says: You were enemies, then He brought your hearts together. You should remember that this bringing of the hearts close to one another is a miracle. Keep in view that unless everyone of you likes for his brother what he likes for himself, you cannot be a member of my Jama'at. Such a person is undergoing a trial and his end is not going to be good."* (Malfoozat, Vol II, p 48)

Stating the objectives of Jalsa Salana, the Promised Messiah took care of both "*Hoqu-qullah*" (Duty to God) and "*Hoqu-qul-Ibaad*" (Duty to human being). Regarding "*Hoqu-qullah*" he said: "*The purpose of the Jalsa is that participants should advance in belief, certainty of knowledge and gaining recognition and realisation of God.*" In regard to "*Hoqu-qul-Ibaad*" he said: "*One advantage (of the Jalsa Salana) is that meeting with friends will broaden their circle of brotherhood and it will strengthen their mutual ties.*"

The duty towards God requires that we believe that He is watching over us all the time

and all our actions are being recorded and will be requited sooner or later, whether in this world or the next. Therefore, before saying or doing anything we should just pause for a moment and refrain from doing any thing that might displease God. We should have a realisation that God would be displeased if we oppress or harm anyone unjustly by our tongue or hands; also if we fail to offer Prayers regularly and thank God for the favours that He bestows on us. The Promised Messiah says:

*"Our Paradise, indeed, is our God; our highest enjoyment is in God, for we have seen Him and all beauty found in Him. This treasure is worth having, even at the cost of one's life; and this is the jewel which should be purchased even if obtainable only by sacrificing one's entire being."* (Our Teachings)

Stressing the importance of offering daily Prayers, the Promised Messiah said, "He who does not regularly perform the five daily Prayers, is not of my community."

Regarding the "*Hoqu-qul-Ibaad*" aspect of Jalsa, our aim in gathering here is to develop loving brotherly relationship with each other. Let us listen to the Promised Messiah and forget the excesses of others, forgive and spread smiles all around. Islam desires us to be like limbs of the same body, and we know by experience that pain in even the smallest organ of the body causes discomfort to the whole body. If we have not yet attained this condition of heart and mind, then we still have a long way to go to reach this goal.

"*Hoqu-qul-Ibaad*" are even more important than "*Hoqu-qullah*", as delinquency in discharging the rights of others will have to be compensated in this world or the hereafter. However, in the next world we will have



nothing to give to others as compensation for any harm done to them by us, except our good actions; and if they are not sufficient enough, then take proportionate burden of their sins and receive punishment on his or her behalf. This is implied from verses 28-33 of Chapter 5, commenting on which Hadhrat Musleh-e-Maud (r.a.) says:

*"The expression may be explained in another way also. The Holy Prophet, pboh, is reported to have said that on the Day of Judgement, the good deeds of transgressors would be transferred to the account of the person, whom they had wronged and if transgressors had no good deeds to their account, the sins of the person transgressed against, would be transferred to them. And (thus) the wrong doers would bear not only their own sins, but also (the sins) of those persons, whom they had wronged."* (Commentary of Holy Quran Vol 2, p 620)

According to Hadith, there are certain sins which consume the good actions of the doer. A little reflection would reveal that all these actions are those which hurt or harm other persons in any way. For example, in several of his Traditions, the Holy Prophet is reported to have said: *"He who has a particle of arrogance in his heart will not enter Paradise."* (Hadith No.615 Gardens of the Righteous). *"Allah's curse is on those, who torment humans and animals"* (Gardens of the Righteous, 1611,1613); *"Major sins are: Associating others with Allah, disobedience of parents, telling lies or giving false evidence"* (Gardens of the Righteous, 338); *"Envy devours good works as fire devours fuel."* (Gardens of the Righteous, 1574); *"He who lacks gentleness lacks all good."* (Gardens of the Righteous, 841) *"Modesty is part of faith."*

Mentioning the things which are displeasing to God, the Promised Messiah says:

*"Whosoever does not wholly and completely keep away from every sin and every*

*evil action like wine, gambling, looking lustfully at women, dishonesty, bribes and from every kind of illegal gratification, he is not of my community.... Whosoever does not give up association with bad companion, who exercises an unhealthy influence over him, he is not of my community.... Every adulterer, debauch, drunkard, murderer, thief, gambler, dishonest person, bribe-taker, usurper, oppressor, tyrant, liar, forger, and associate of these; and whosoever brings false accusations and scandals against his brothers and sisters, he is not of my community, unless he fully repents of his misdeeds and totally breaks away from bad associates, turning a new leaf."* (Our Teachings).

*"Be kind and merciful to humanity, for all are His creatures. Do not oppress them with your tongue, or hands, or in any other way. Always work for the good of mankind. Never unduly assert yourselves with pride over others, even those who are placed under you. Never use abusive language for anyone, even though he abuses you. Be humble in spirit, kind and gentle, and forgiving, sympathetic towards all and wishing them well, so that you should be accepted.... Every morning should be a witness for you that you spent the night with righteousness, and every evening should be a witness for you that you went through the day with the fear of God in your heart."* (Our Teachings, pp 3,4).

These are the do's and don'ts, which tell us what is good in the sight of our Creator and what is bad. Indeed, these are what form the basis of Islamic values, and determine what morals we highly value and what we things we abhor.

We humbly pray to God that He may enable us all to receive full blessings of the Jalsa by way of inculcating these Quranic values in our hearts and minds, and bring about a permanent change in our way of thinking and attitude towards others. Amen.



# Charity Walk 2007

Report by Waleed Ahmad

By the Grace of Allah a successful Charity Walk organised by Majlis Ansarullah UK was held at Hadeeqa-tul-Mahdi on Sunday 10<sup>th</sup> June 2007.

Records were broken as the registered attendance of 1,479 exceeded the previous year's figure of 1,073. This was not all.

Last year on the day of the walk £43,000 had been raised. This year more than £72,500 had been collected by the day of the walk. This was all in cheques and cash with the prospect of thousands still to come from pledges and promises. It appears from this, that Allah will enable the Majlis to not only achieve its target of £100,000 but surpass it substantially.

The preparations for the event had started several months ago with a formation of an organising committee early this year. It consisted of a chairman, 7 vice chairmen, 56 departmental heads and scores of other volunteers.

During the planning members of the committee travelled hundreds of miles up and down the country to the Majalis, to Alton and to the charities that were being sponsored. There were 9 full fledged meetings and countless small meetings. Over 20,000 leaflets were produced and distributed along with some 5,000 sponsor forms. This was supplemented by thousands of letters and phone calls all encouraging people to participate and to help organise the event. Throughout these preparations, the committee members were

reminded to pray for success and write letters for prayer to Huzur Aqdas.

On the day a lot of effort was put in for developing a village in the grounds of Hadeeqa-tul-Mahdi. Attractive gazebos were put up, carpets were laid in places, a stage was constructed and the site was decorated with flags and balloons.

The Ziafat team did a splendid job providing food on time that was well cooked and appetising. The service to nearly fifteen hundred people was also very efficiently conducted. Similarly the printing and despatch teams performed heroically.

As readers will appreciate the planning of these walks is never easy. In fact each walk presents its own challenges. This year the task that proved to be most taxing was in identifying a safe and manageable route for the walk. The initial plan presented for consideration was nothing short of a death trap. It involved both the B3004 and B3006. Those who are familiar with the area would know how fast and narrow these roads are and how they would have proved to be fatal for our walkers. Only after considerable poring over maps and walking many miles along the pathways and grounds around Hadeeqa-tul-Mahdi was a route selected.

The previous owners of Hadeeqa-tul-Mahdi Mr Keith Baker and his son Lewis provided valuable guidance in this instance. Some of this exploratory work was performed

by senior members of the Committee by walking the various options possible. Sadr Sahib himself walked through many footpaths and bridleways before the route was finalised. In this respect the Police also proved very helpful. Inspector Simon Dodds helped in the planning while Sergeant Andy Johnstone and his able officers gave valuable assistance during the walk. Mention must also be made to farmers like John Beagon who allowed the Jama'at to use their farms for the route and thus avoid some of the dreaded busier roads.

When it came to managing the route on the day of the walk, the organisers did a superb job. Nearly fifty people were used for this purpose. The route was marked well with directions and signs. Each turning point had a marshal while two marshals were placed at each crossing point. There were 6 drinking points and in addition 4 feeding points stationed along the 11 mile route. Indeed such was the efficiency of the team that not a single walker got lost and everyone who needed food or water was amply provided with this during the course of the walk.

One of the areas where Allah blessed the event with particular success was in achieving a high degree of awareness for the walk. In Alton, the Library, Community Centre, Assembly Rooms all accommodated our Exhibitions about the Jama'at and the event. The local newspapers gave good coverage before and after the event. The local shops willingly put up our



posters advertising the walk. Some business owners even approached the organisers for a poster to put up – it had almost become like a status symbol in Alton.

In addition to this market stalls were held in the centre of town and the Town Crier marched up and down the High Street for several hours announcing the walk. Thousands of leaflets were further distributed by teams going to the area during the days preceding the walk. All this helped to increase awareness prior to the event. But this was not all.

On the day of the walk, ITV (Venus), and ARY Television sent crews to cover the event. ITV Southern Counties gave broadcast news on the evening of

the day of the walk itself. The Times and Guardian also sent their reporters and representatives of the local newspapers were also present. Throughout the day, on an hourly basis from 8.00 am to 1.00 p.m. Sunrise and Kismet radio stations broadcast news of the event. This has been the largest coverage received for any Ansar event so far, Alhamdulillah, and has certainly promoted the image of Islam as benevolent and peaceful teaching.

The press coverage was supplemented with MTA International and MTA UK. The Sami Basri Team UK did an excellent job in providing excellent public address facilities.

An event like this can never be the accomplishment of one individual or even a small handful of individuals. It always rests on the efforts of an entire team. Indeed even these efforts are never enough unless they receive the acceptance of God. Judging by the success of this event, we have to acknowledge that the benevolent gaze of the Almighty was upon us. It shielded us from the consequences of our mistakes, prevented us from making blunders and enlarged upon the success that could be gleaned from the meagre efforts that we made. For this we remain ever thankful to Him and acknowledge that success was due to Him and that all praise indeed belongs to Allah Lord of all the Worlds.

## Charity Walk Winners

### The Race:

#### **Safe-Awal**

- 1<sup>st</sup> Mr Munawar Ahmed Mughal
- 2<sup>nd</sup> Muhammad Ahmed
- 3<sup>rd</sup> Syed Nasir Ahmed

#### **Safe-Daum**

- 1<sup>st</sup> Mr Qamardeen Kareem
- 2<sup>nd</sup> Mr Sohail Qureshi
- 3<sup>rd</sup> Mr Hafeez Butter

#### **Guest Walkers**

- 1<sup>st</sup> Mr Musawar Ahmed
- 2<sup>nd</sup> Mr Ahmed Arion
- 3<sup>rd</sup> Mr Zeeshan Mirza

#### **Oldest Walkers**

- Mr Mohammad Ahmed 77 years
- Mr Marghub Ahmad 77 years

### **Special Prizes**

- Mr Safraz of Balham
- Mr Naeem Ahmad

### Fundraising:

#### **Highest Fundraiser**

- 1<sup>st</sup> Mr Rafiq Ahmed Hayat
- 2<sup>nd</sup> Mr Salman Ahmad
- 3<sup>rd</sup> Mr Munawar Ali

#### **Special Fundraisers (Achieving in excess of £1,000)**

- Mr Sheikh Tariq Mahmood
- Mr Amir Anees
- Mr Sheikh Saeed Ahmad
- Mr Mirza Abdul Rashid
- Dr Tariq Bajwa
- Mr Raja Khalil Ahmad

- Mr Sohail Qureshi
- Mr Sheikh Naseer Ahmad
- Dr Rasheed Ahmad
- Mr Shafiq Ahmad Sindhi
- Mr Maqsood Manan
- Mr Abdus Sami
- Mr Muzaffar Mansoor

In addition more than 60 children collected over £100

### Best Participation:

#### **Majalis**

- 1<sup>st</sup> New Malden
- 2<sup>nd</sup> Morden
- 3<sup>rd</sup> Mitcham

#### **Region**

- 1<sup>st</sup> London
- 2<sup>nd</sup> Bait-ul-Futuh



# Ansar News from around the UK

## Regional Ijtema North West

**Held at Manchester Mission House on Sunday 20th May 2007.**

The North West Region held its 2007 Ijtema on Sunday 20th May at the Manchester Mission House. The opening session was chaired by the Regional Nazim Mr. A.B. Rajpoot.

During the session that followed academic competitions took place. These include Tilawat, Nazm, prepared and extempore speeches both in English and Urdu. The session was chaired by Dr Naseer Ahmad.

The Sports got underway in the late morning. These were organised in a nearby sports hall especially hired for the purpose. Here volleyball and badminton competitions took place. Sadr Ansarullah Ch Waseem Sahib and other members of the National Majlis Aamla were present to watch the finals.

Some Atfal were also in attendance. Sports programmes were organised for them as well under the supervision of Mr Waseem-ud-din Ahmei who also engaged them in some waqare amal activities.

After Salat and lunch Sadr Sahib addressed the participants. He spoke on the subject of arrogance and its evil in destroying all virtue. Using extracts from the writings of the Promised Messiah (peace be upon him) he also went on to stress the need for rendering absolute obedience and respect to the

Nizam-e-Jamaat, and the benefits of cultivating mutual love and affection among members.

The final session was chaired by Regional Nazim Sahib. Murabi Sahib addressed the gathering which was followed by the Ijtema report by Mr Tahir Bajwa. The prize distribution was followed by the closing speech by the Regional Nazim. The Ijtema concluded with silent prayer led by Murrabi Sahib.

The total attendance was 75 which was a significant improvement from the previous year.

## Tabligh Questions & Answer Session Islamabad Report By Regional Nazim Islamabad

A Tabligh Question and Answer session was organised by the Islamabad Region on Saturday 12th May 2007 in Crawley. The meeting was chaired by Ch Waseem Ahmad Sahib Sadr Ansarullah UK. The meeting started with a recitation from the Holy Qur'an followed by its English translation. Sadr Sahib welcomed the audience after which Mr. Ahsan Ahmadi, Regional President, presented an introduction to the Jama'at.

Maulana Ata-ul-Mujeeb Rashed addressed the audience. He briefly explained how Islam was a religion of peace and anyone advocating terrorism or killing of innocent people was in fact negating the teachings of Islam. He illustrated this quoting from the life of the Holy Prophet (peace and blessings of Allah be upon him) who faced severe persecution but

had migrated rather than engage in fighting and perpetuating a conflict. Imam Sahib also showed how Islam forbade any form of terrorism.

Following the talk the invited audience were given the opportunity to ask questions. The questions asked were varied. They included those concerning the status of women, killing animals for food, how to prevent the radicalisation of the youth and plight of the Palestinians. Imam Sahib gave comprehensive and well reasoned answers to the all.

At the end, in her vote of thanks, Mrs Laura Moffat, MP, echoed the feelings of the audience. She said that Imam Rashed had captivated the audience with his highly intellectual talk which clearly outlined that Islam was a religion of peace. She concluded that events such as this would only enhance tolerance and promote peace. This was something that was dearly needed in the light of recent events in Crawley.

The meeting concluded with the silent prayer led by Imam Sahib followed by refreshment for the participants.

Khuddam and Lajna from Crawley also helped the Ansar in the organisation of this event.

## Question & Answer Sessions in Hertfordshire (Report by Regional Nazim Hertfordshire)

### Cambridge

The Hertfordshire Region organised two Tabligh Question



and Answer Sessions in recent months. One of these took place in Cambridge on the 20th of May and was chaired by Naib Sadar Ansarullah UK Mr Waleed Ahmad.

Proceedings began with a recitation of the Holy Qur'an after which Dr Shuaib Nasser gave a brief introduction to Islam, Holy Qur'an and the Jama'at. Mr Mahmood Khan gave the welcome address.

The keynote speech was delivered by Maulana Ataul Mujeeb Rashed on the topic of Islam and Terrorism. Quoting from the Holy Qur'an and Hadith, Imam Sahib demonstrated Ahadith Islam's utter abhorrence of aggressive wars and violence and its total inclination to the promotion of peace and harmony.

A range of interesting questions relating to Islam were asked after which Regional Ameer Mr Abdul Sami gave a vote of thanks.

The 20 non-Ahmadi guests who attended included the Chief Superintendent of Cambridgeshire Police and Mr David Howarth MP.

Refreshments were served after the event. There was a small exhibition on Islam and a book stall where free literature was distributed

## **Luton**

An earlier Question and Answer session was held on 25th February 2007 in Luton. The attendance of non-Ahmadi guests was 28.

The proceedings were chaired by Sadr Majlis Ansarullah, Chaudhry Waseem Ahmad Sahib and began with a recitation of the Holy

Qur'an after which Mr Shakeel Rathore welcomed the guests.

Mr Taimur Ogi gave a brief Introduction to the Jama'at and this was followed by a brief speech by Mr Kelvin Hopkin MP for Luton North. His address was primarily on multi culturalism.

The main speech of the occasion was delivered by Maulana Ataul Mujeeb Rashed on the subject of Islam & Terrorism. This was comprehensive and very well received by the audience especially the 28 non-Ahmadi guests who were present. A lively Question and Answer session followed where Naib Sadr Mr Waleed Ahmad read the questions from the guests.

The event was chaired by Regional Nazim Abdul Sami who also gave a vote of thanks at the end including the work of the local Ziamat.

Refreshments were served and constructive discussion with guests continued during the refreshments. An exhibition on Islam & Ahmadiyyat was arranged where free leaflets were taken away by many guests.

The event was clearly very well received. One guest advised that we should hold such events on a larger scale while another guest wrote to the local newspaper praising the event.

## **Regional Ijtema Islamabad**

Majlis Ansarullah Islamabad Region held its Ijtema on 29th April 2007 at Islamabad.

Chaudhry Waseem Ahmad Sahib, Sadr Majlis Ansarullah UK inaugurated the event after which a programme of academic and

sporting competitions took place. Tarbiyyati speeches were also delivered. In the closing session Dr Ijaz, Qaid Tarbiyyat Ansarullah UK spoke on the importance of Salat and Wasiyyat. Naib Sadar Mr. Waleed Ahmad was also present and spoke on the forthcoming Charity Walk. The session was chaired by Naib Sadar Chaudhry Rafiq Ahmad Javaid who brought the Ijtema to a close with a silent prayer.

## **Regional Ijtema North East By Munir Ahmed, Regional Nazim North East**

**Sunday 20th May 2007 at Nasir  
Mosque Hartlepool**

This was a truly historic moment for Majlis Ansarullah UK in holding its first event at Masjid Nasir following its inauguration by Hadhrat Ameer ul Momineen last year.

Dr Fazal Omer was the Chairman of the Ijtema Committee.

The opening session was chaired by Sadr Majlis Ansarullah UK, Ch Waseem Ahmad Sahib. The proceedings started with the recitation of the Holy Quran followed by the Pledge led by Sadr Sahib. This was then followed by Nazm. Sadr Sahib gave an inaugural address welcoming all participants from the region. This was followed by addresses from the National Majlis Aamla members including Naib Sadar Ch Rafiq Javaid Sahib, who emphasized the importance of participation in the forthcoming Charity Walk, Syed Naseer Ahmad Sahib, Qaid Taleem ul Quran emphasized the importance of taking part in the interactive Quran classes. The final address was by Dr Ijaz Ur Rehman who



emphasized the importance of Nizam-e-Wasiyyat and the responsibilities of Ansarullah. gave a short talk for 10 minutes on the importance and blessings of Salat. Holy Qur'an, the pledge and a Nazm, Maulana Naseem Bajwa gave a short speech on the importance of Tabligh and establishing Neighbourhood Contacts. This was followed by the Ijtema Report.

The second session was chaired by the Regional Ameer, Mr Bilal Atkinson and Dr Qamar Uddin Amini. There was a written paper followed by competitions in Tilawat, Nazm, Speech, extempore speech, Chinese whispers and Quiz. The fourth session was chaired by Mr Riaz Qaiser. Mr Abdul Majid Butt and Mr Mahmood Ullah Mir were jointly in charge. The only sports events held due to the shortage of time were Table Tennis and Tug of War, which were highly competitive and enjoyable. Prizes were distributed by Mr Bilal Atkinson, the Regional Ameer who also gave the final address asking Ansar to make personal and financial sacrifices to reap the rewards and blessings of Allah. He then gave a final vote of thanks before concluding with silent prayers.

The quiz competition, presented by Dr Abdul Bari Malik was very enjoyable, and thought provoking with Huddersfield Majlis being the eventual winners. Health checks were carried out throughout the day by Dr Basharat Ahmad who provided Glucose tablets to participants, as well as carrying out Blood Pressure, weight, and sugar level tests. The total attendance of the Ijtema was 88, which consisted of 72 Ansar, 8 Atfal and 8 Khuddam. It is also pleasing to note that there was participation from all the Majalis in the Region.

After lunch and Zuhr and Asr Prayers in the Mosque, there was a Talqeen e Amal speech by the Regional Missionary, Maulana Laiq Ahmad Tahir Sahib who The Final session was chaired by the Regional Nazim, Mr Munir Ahmad. After recitation of the

## Charity Walk 2007 - Distributions to Charities made available on the Day

CHARITY	Amount
Age Concern England ( <i>inc. Birmingham, Croydon, Merton &amp; Wandsworth</i> )	£10,080
Age Concern Hampshire	£ 2,880
Alton Community Centre	£ 2,880
Alton Mayor's Charities:	
Cancer Research UK	£ 2,880
Adviceline	£ 2,160
Alzheimers Society	£ 2,160
Help the Aged England	£ 720
Help the Aged Wales	£ 720
Homestart	£ 2,880
Humanity First ( <i>inc. Feed a Family, Gift of Sight, High School Gambia, Learn a Skill and Water for Life</i> )	£25,200
Kingsley Centre	£ 2,880
NCH ( <i>inc. Bradford, Bristol &amp; Manchester</i> )	£ 6,480
Phyllis Tuckwell Hospice	£ 2,880
Royal County Surrey Hospital	£ 2,880
Streathkelvin Talking Newspaper	£ 1,440
Woodlands Trust	£ 2,880
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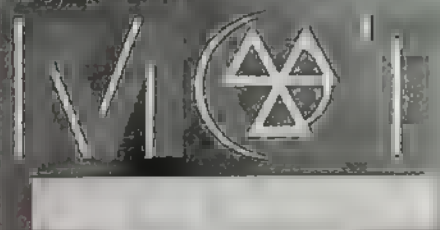
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